Jun-02-06 13:03

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T-774 P.02/03 F-598

ATTORNEY DOCKET: 72167.000555

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/545,381

Confirmation No.:

2456

Applicant

: Craig SPIELMAN et al.

Filed

: April 7, 2000

Title

: METHOD AND SYSTEM FOR MANAGING RISKS

TC/Art Unit

: 3623

Examiner:

: Beth Van DOREN

Docket No.

: 72167,000555

Customer No.

: 21967

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REVOCATION AND APPOINTMENT OF NEW POWER OF ATTORNEY

Sir:

Morgan Guaranty Trust Company of New York, a corporation, having a place of business at 60 Wall Street, New York, New York, 10260 is assignee of total Interest in the above-captioned patent application pursuant to an Assignment to J.P. Morgan Advisory Services, Inc. recorded May 3, 2000 at Reel 010812 Frame 0188.

Pursuant to 37 C.F.R. § 3.73(b), the undersigned, who is empowered to act on behalf of the Assignee, hereby declares that he has reviewed the evidentiary documents of the chain of title and certifies that, to the best of Assignee's knowledge and belief, title to the above-captioned patent application is with the Assignee.

Assignee hereby revokes any and all previous Powers of Attorney and hereby appoints, both jointly and severally, as its attorneys and agents with full power of substitution and revocation, to prosecute said patent application, including any and all continuation, divisional, renewal, substitute, reexamination and reissue applications based in whole or in part on said patent application, before the U.S. Patent and Trademark Office, to transact all business in the U.S. Patent and Trademark Office connected therewith, including receiving any Letters Patent issuing thereon, and to take any and all other legal action with regard to this patent application, the registered patent attorneys and agents associated with CUSTOMER NUMBER 21967

All correspondence and telephone communications should be addressed to:

CUSTOMER NUMBER 21967

Stephen T. Schreiner, Esq. Intellectual Property Department Hunton & Williams LLP 1900 K Street, N.W. Suite 1200 Washington, DC 20006-1109 (202) 955-1500 (telephone) (202) 778-2201 (facsimile)

Ву:

Vice President & Assistant General Counsel Legal Department JPMorgan Chase & Co.